

Crop Hail Deductibles

Deductible Option	Description	Payment	% of Basic Rate SK & AB	% of Basic Rate MB	Savings		Company offering deductible
					SK & AB	MB	
Full Cover 10 (Alberta only)	Pays full loss after 10% damage	Alberta Only	90%	N/A	10%	N/A	Palliser Insurance
10IP	10% with Increasing Payment	Pays after 10% damage, 10% deductible applied until 70% and starts disappearing, additional 1% paid each percentage point after 80% damage	75%	65%	25%	35%	Palliser Insurance Rain & Hail
10D	10% with Disappearing Deductible	Pays after 10% damage, 10% deductible applied until 30%, starts disappearing between 30 and 40%. Full loss paid above 40% damage.	85%	75%	15%	25%	Palliser Insurance Rain & Hail
20D	20% with Disappearing Deductible	Pays after 20% damage, 20% deductible applied until 40%, starts disappearing between 40 and 60%. Full loss paid above 60% damage.	65%	60%	35%	40%	Palliser Insurance Rain & Hail
10S	10% Straight Deductible	Pays the loss in excess of 10%	75%	75%	10%	10%	Canadian Hail
25S	25% Straight Deductible	Pays the loss in excess of 25%	50%	50%	50%	50%	Canadian Hail Palliser Rain & Hail

Payout Tables

DEDUCTIBLES **FOR: Alberta & Saskatchewan**

1. Disappearing Deductibles

There are two types of Disappearing Deductibles, 10% (10D) and 20% (20D)

Because of the reduced rate at which this insurance is written, the insured shall not make a claim for any loss to any acre of the insured crop until the ascertained percentage of loss from hail exceeds 10% (10D) or 20% (20D)

Examples of payments for Disappearing Deductibles are as follows:

10%DD- Charge 85% of the Basic Rate (10D) 20%DD- Charge 65% of the Basic Rate (20D)

Ascertained % of loss	0% Ded	Net % Payable	Ascertained % of Loss	0% %	Net % Payable
10%	10%	0%	20%	20%	0%
15%	10%	5%	30%	20%	10%
20%	10%	10%	40%	20%	20%
30%	10%	20%	41%	19%	22%

31%	9%	22%	42%	18%	24%
32%	8%	24%	43%	17%	26%
33%	7%	26%	44%	16%	28%
34%	6%	28%	45%	15%	30%
35%	5%	30%	46%	14%	32%
36%	4%	32%	47%	13%	34%
37%	3%	34%	48%	12%	36%
38%	2%	36%	49%	11%	38%
39%	1%	38%	50%	10%	40%
40%	0%	40%	51%	9%	42%
50%	0%	50%	52%	8%	44%
80%	0%	80%	53%	7%	46%
100%	0%	100%	54%	6%	48%
			55%	5%	50%
			56%	4%	52%
			57%	3%	54%
			58%	2%	56%
			59%	1%	58%
			60%	0%	60%
			80%	0%	80%
			100%	0%	100

2. 25% Flat Deductible – Charge 50% of the Basic Rate (25S)

We do not cover the loss until the percentage of loss per acre is in excess of 25%. The percentage per acre shall be the percentage in excess of 25%.

3. 10% Deductible with Increasing Payment Factor – Charge 75% of the Basic Rate (10IP)

We do not cover the loss until the percentage of loss per acre exceeds 10%; the percentage per acre then payable shall be the percent in excess of 10%. Once the percent of loss exceeds 70%, an additional 1% shall be paid for each percent of loss in excess of 70%. The payable percentage may not exceed 100%.

Examples of payments are as follows:

Ascertained % of loss	-	% Ded.	+	Increasing Payment	=	Net % Payable
10%		10%		0%		0%
20%		10%		0%		10%
40%		10%		0%		30%
60%		10%		0%		50%
70%		10%		0%		60%
71%		10%		1%		62%
72%		10%		2%		64%
73%		10%		3%		66%
74%		10%		4%		68%
75%		10%		5%		70%
76%		10%		6%		72%
77%		10%		7%		74%
78%		10%		8%		76%
79%		10%		9%		78%
80%		10%		10%		80%
81%		10%		11%		82%
82%		10%		12%		84%
83%		10%		13%		86%
84%		10%		14%		88%
85%		10%		15%		90%
86%		10%		16%		92%
87%		10%		17%		94%
88%		10%		18%		96%
89%		10%		19%		98%
90%		10%		20%		100%

DEDUCTIBLES **FOR: MANITOBA**

1. Disappearing Deductibles

There are two types of Disappearing Deductibles, 10% (10D) and 20% (20D)

Because of the reduced rate at which this insurance is written, the insured shall not make a claim for any loss to any acre of the insured crop until the ascertained percentage of loss from hail exceeds 10% (10D) or 20% (20D)

Examples of payments for Disappearing Deductibles are as follows:

10 % (10D) - Charge 75% of the Basic Rate			20% (20D) – Charge 60% of the Basic Rate		
Ascertained % of loss	0% Ded	Net % Payable	Ascertained % of loss	0% %	Net % Payable
10%	10%	0%	20%	20%	0%
15%	10%	5%	30%	20%	10%
20%	10%	10%	40%	20%	20%
30%	10%	20%	41%	19%	22%
31%	9%	22%	42%	18%	24%
32%	8%	24%	43%	17%	26%
33%	7%	26%	44%	16%	28%
34%	6%	28%	45%	15%	30%
35%	5%	30%	46%	14%	32%
36%	4%	32%	47%	13%	34%
37%	3%	34%	48%	12%	36%
38%	2%	36%	49%	11%	38%

30%	1%	38%	50%	10%	40%
40%	0%	40%	51%	9%	42%
50%	0%	50%	52%	8%	44%
80%	0%	80%	53%	7%	46%
100%	0%	100%	54%	6%	48%
			55%	5%	50%
			56%	4%	52%
			57%	3%	54%
			58%	2%	56%
			59%	1%	58%
			60%	0%	60%
			80%	0%	80%
			100%	0%	100

2. 25% Flat Deductible – Charge 50% of the Basic Rate (25S)

We do not cover the loss until the percentage of loss per acre is in excess of 25%. The percentage per acre shall be the percentage in excess of 25%.

3. 10% Deductible with Increasing Payment Factor – Charge 65% of the Basic Rate (10IP)

We do not cover the loss until the percentage of loss per acre exceeds 10%; the percentage per acre then payable shall be the percent in excess of 10%. Once the percent of loss exceeds 70%, an additional 1% shall be paid for each percent of loss in excess of 70%. The payable percentage may not exceed 100%.

Examples of payments are as follows:

Ascertained % of loss	-	% Ded.	+	Increasing Payment	=	Net % Payable
10%		10%		0%		0%
20%		10%		0%		10%
40%		10%		0%		30%
60%		10%		0%		50%
70%		10%		0%		60%
71%		10%		1%		62%
72%		10%		2%		64%
73%		10%		3%		66%
74%		10%		4%		68%
75%		10%		5%		70%
76%		10%		6%		72%
77%		10%		7%		74%
78%		10%		8%		76%
79%		10%		9%		78%
80%		10%		10%		80%
81%		10%		11%		82%
82%		10%		12%		84%
83%		10%		13%		86%
84%		10%		14%		88%
85%		10%		15%		90%
86%		10%		16%		92%
87%		10%		17%		94%
88%		10%		18%		96%
89%		10%		19%		98%
90%		10%		20%		100%